

In re:
Helen K Gay
Debtor

Case No. 23-12178-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 31, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2024:

Recip ID	Recipient Name and Address
db	+ Helen K Gay, 1646 Ward Street, Marcus Hook, PA 19061-4244

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRAD J. SADEK	on behalf of Debtor Helen K Gay brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MATTHEW K. FISSEL	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

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MICHAEL H KALINER

on behalf of Creditor Teachers Federal Credit Union mhkaliner@gmail.com pa35@ecfbis.com

MICHELE M. BRADFORD

on behalf of Creditor Teachers Federal Credit Union PABKAttorneyecf@orlans.com

SARAH K. MCCAFFERY

on behalf of Creditor Teachers Federal Credit Union smccaffery@pincuslaw.com ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division

IN RE:

HELEN K. GAY

Debtor

Chapter 13

Case No. 23-12178-PMM

TEACHERS FEDERAL CREDIT UNION

Movant

v.

HELEN K. GAY
(Debtor)

KENNETH E. WEST
(Trustee)

Respondents

ORDER TERMINATING AUTOMATIC STAY

AND NOW, this 31st day of July, 2024, upon consideration of the Motion for Relief from Automatic Stay filed by Teachers Federal Credit Union, the Stipulation Order and Certification of Default, it is hereby ORDERED, ADJUDGED, and DECREED that:

1. The Motion is GRANTED.
2. The automatic stay imposed by 11 U.S.C. § 362(a) is hereby modified for purposes of permitting the Movant to proceed and continue to levy and sell the 2022 Kia Telluride VIN No. 5XYP6DHC7NG212530 to levy and sell the Vehicle, and to pursue its remedies under state law in connection with the loan documents.
3. The time period specified in Fed. R. Bankr. P. 4001(a)(3) is waived to allow Teachers Federal Credit Union to immediately liquidate the Vehicle.

4. This grant of relief from stay shall remain in full force and effect, notwithstanding any subsequent conversion of this case to another chapter.

BY THE COURT:

Patricia M. Mayer

Date: July 31, 2024

Judge Patricia M. Mayer
U.S. BANKRUPTCY COURT